CASE No. 17-31294 tmb 7

I've included proof of good Faith and date I withdrew from school

CLERK U.S. BANKRUPTCY COURT
DISTRICT OF OREGON

MAY 17 2017

LODGED____ REC'D____
PAID____ DOCKETED____

THE UNDUE HARDSHIP STANDARD

BANKRUPTCY COURT DISTRICT OF OREGON
2017 MAY -4 PM 2:09
LODGED____ REC'D____
PAID____ DOCKETED____

Government guaranteed student loans cannot be discharged in bankruptcy unless, (A) more than seven years has elapsed between the time the loan first became due and the {155 F.3d 111} filing of the bankruptcy petition; or "(B) excepting such debt from discharge . . . will impose an undue hardship on the debtor and the debtor's dependents." 11 U.S.C. ⊏ 523(a)(8) (emphasis added).

On or about April 1, 2002 I dropped out of college and went to prison for 9 years. I was in contact with my student loan providers and had loans deferred until 2011 and have been able to pay my loans or get them deferred until now. It has been 15 years since my loan has become due.

See Brunner, 831 F.2d at 396. The Second Circuit's standard for "undue hardship" requires a three-part showing: (1) that the debtor cannot maintain, based on current income and expenses, a "minimal" standard of living for the debtor and his or her dependents if forced to repay the loans; (2) that additional circumstances exist indicating that this state of affairs is likely to persist for a significant portion of the repayment period of the student loans; and (3) that the debtor has made good faith efforts to repay the loans.

1.) I am 51 years old and on November 7, 2016 I received a 65 month prison sentence in the Oregon Department of Corrections. I have been incarcerated since 1997 with a total of about 5 years on the street. My mental state of mind seems to be incapable living outside of the prison walls. I have no money or assets and will be put out on the street in 4-5 years from now with no job skills except as a old (very old) laborer.
2.) From my past record and age it seems unlikely I will have money to support my basic needs food, shelter and transportation.
3.) I have shown good faith since my loans have went into default in 2002 and they just get bigger due to interest and lack of income.

[signature]
Gregg Crampton
5-2-2017

CERTIFICATE OF SERVICE

CASE NAME: Bankruptcy ~~v.~~ chapter 7

CASE NUMBER: (if known) 17-31294-tmb 7

COMES NOW, Gregg Crampton, and certifies the following:

That I am incarcerated by the Oregon Department of Corrections at South Fork Forest Camp.

That on the 12 day of MAY, ~~2015~~ 2017, I personally placed in the Correctional Institution's mailing service A TRUE COPY of the following:

Adversary proceeding For Undue hardship + student loans

~~1. Motion for Dismissal or Remittance of Fines and Reinstatement of License.~~

~~2. Affidavit in Support.~~

~~3. Motion and Order to Waive or Defer Fees and Cost.~~

~~5. Certificate of Document Preparation.~~

I placed the above in a securely enclosed, postage prepaid envelope, to the person(s) named at the places addressed below:

Navient
PO BOX
wilkes-Barre PA 18773-9635

(Signature)

Print Name Gregg Crampton
S.I.D. No.: 6373178
South Fork Forest Camp
48300 wilson river hwy
tillamook OR 97141

Student No: 910014151   SSN: ***-**-5045   EASTERN OREGON UNIVERSITY   DOB: 03-11-1966   Date Issued: 02-07-2017
Record Of: Gregg Leon Crampton   U N O F F I C I A L   Page: 1
Issued To: SRCI

Course Level: Undergraduate

COMMENTS:

200203
Officially Withdrew 04/12/02

INSTITUTION CREDITS:

SUBJ NO.	COURSE TITLE	CREDITS	GRD	R	PTS
Spring 2001	**Major: Computer Sci/Multimedia Std**				
ECON 115	Econ of Social Iss (S)	5.00	A		20.00
BA 114	MicroComp Database Mgmt	1.00	A		4.00
MATH 070	Elem Algebra	4.00	S		0.00
BA 131	Business Data Process	3.00	A		12.00
BA 114	MicroComp Spreadsheets	1.00	A		4.00
E-hrs: 14.00	GPA-hrs: 10.00 Qpts: 40.00 GPA: 4.00				
Good Standing					
Summer 2001	**Major: Computer Sci/Multimedia Std**				
MATH 095	Algebraic Foundations	4.00	Y		0.00
E-hrs: 0.00	GPA-hrs: 0.00 Qpts: 0.00 GPA: 0.00				
Fall 2001	**Major: Pre-Engineering**				
CHEM 101	Intro to Chem (N)	4.00	A		16.00
CHEM 110	ChemExcel	1.00	S		0.00
MATH 110	MathExcel 095	1.00	S		0.00
MATH 095	Algebraic Foundations	4.00	S		0.00
WR 115	Intro Expos Writing	4.00	S		0.00
MUS 192	Class Lesson Guitar	1.00	S		0.00
E-hrs: 15.00	GPA-hrs: 4.00 Qpts: 16.00 GPA: 4.00				
Good Standing					
Winter 2002	**Major: Pre-Engineering**				
MATH 110	MathExcel 111	1.00	S		0.00
MUS 193	Class Lesson Guitar	1.00	S		0.00
MUS 101	Elements Music (A)	3.00	S		0.00
MATH 111	College Algebra	4.00	C		8.00
WR 121	Expos Prose Writing	4.00	B-		10.68
CHEM 110	ChemExcel	1.00	S		0.00
CHEM 102	Intro to Chem (N)	4.00	B		12.00
E-hrs: 18.00	GPA-hrs: 12.00 Qpts: 30.68 GPA: 2.55				
Good Standing					
Spring 2002	**Major: Pre-Engineering**				
MUS 194	Class Lesson Guitar	0.00	W		0.00
CHEM 110	ChemExcel	0.00	W		0.00
ECE 171	Digital Circuits	0.00	W		0.00
CHEM 103	Intro to Chem (N)	0.00	W		0.00
MATH 110	MathExcel For 112	0.00	W		0.00
MATH 112	Precalculus	0.00	W		0.00
E-hrs: 0.00	GPA-hrs: 0.00 Qpts: 0.00 GPA: 0.00				
Good Standing					
Winter 2003	**Major: Pre-Engineering**				

******************** Continued on right **********************

SUBJ NO.	COURSE TITLE	CREDITS	GRD	R	PTS
MATH 112	Precalculus	4.00	F	E	0.00
E-hrs: 0.00	GPA-hrs: 0.00 Qpts: 0.00 GPA: 0.00				
Academic Warning					
Spring 2003	**Major: Pre-Engineering**				
CHEM 103	Intro to Chem*N/CP	4.00	Y		0.00
MATH 112	Precalculus	4.00	F		0.00
ANTH 101	Cultural Anth*S/HB	5.00	F		0.00
CHEM 110	ChemExcel	1.00	Y		0.00
E-hrs: 0.00	GPA-hrs: 9.00 Qpts: 0.00 GPA: 0.00				
Academic Warning					

******************** TRANSCRIPT TOTALS **********************

	Earned Hrs	GPA Hrs	Points	GPA
Total Institution:	47.00	35.00	86.68	2.470
Total Overall:	47.00	35.00	86.68	2.470

******************** END OF TRANSCRIPT **********************

VERIZON WIRELESS #5725232970**** (PO BOX 26055, MINNEAPOLIS, MN 55426, (800) 852-1922)

Date Opened: 09/27/2012
Responsibility: Individual Account
Account Type: Open Account
Loan Type: TELECOMMUNICATIONS/CELLULAR

Balance: $657
Date Updated: 02/28/2017
High Balance: $657
Past Due: ›$657‹

Pay Status: ›In Collection‹
Date Closed: 02/28/2017

Remarks: ›PLACED FOR COLLECTION‹
Estimated month and year that this item will be removed: 05/2023

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	X	X	X	X	X	X	X	X	X	X	X	X

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	X	X	X	X	X	X	X	X	X	X	X	X

WASHINGTON STATE ECU #6308562**** (PO BOX WSECU, OLYMPIA, WA 98507-0099, (360) 943-7911)

Date Opened: 08/18/2014
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: UNSECURED

Date Updated: 02/28/2017
Payment Received: $999
Last Payment Made: 09/27/2016
Original Charge-off: $11,713

Pay Status: ›Charged Off‹
Terms: $236 per month, paid Monthly for 144 months
Date Closed: 09/30/2016

High Balance: High balance of $25,889 from 09/2014 to 06/2015; $25,889 from 08/2015 to 02/2017
Estimated month and year that this item will be removed: 07/2021

	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Balance	$10,713	$11,713	$11,713	$11,713	$23,211	$23,211	$22,532	$22,677	$22,824	$23,239	$23,101	$23,292
Scheduled Payment	$236	$236	$236	$236	$236	$236	$236	$236	$236	$236	$236	$236
Amount Paid	$999	$0	$0	$11,497	$0	$236	$236	$236	$472	$0	$236	$236
Past Due	$10,713	$11,713	$11,713	$11,713	$0	$0	$0	$0	$0	$0	$0	$0
Remarks	PRL	PRL	PRL	PRL	RPO	RPO						
Rating	C/O	C/O	C/O	C/O	RPO	RPO	OK	OK	OK	OK	OK	OK

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015
Balance	$23,434	$23,582	$23,723	$23,864	$24,007	$24,146	$24,288		$24,516	$24,653	$24,792	$24,931
Scheduled Payment	$236	$236	$236	$236	$236	$236	$236		$236	$236	$236	$236
Amount Paid	$236	$236	$236	$236	$236	$236	$236		$236	$236	$236	$236
Past Due	$0	$0	$0	$0	$0	$0	$0		$0	$0	$0	$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	$25,079	$25,207	$25,342	$25,485	$25,611	$25,747	
Scheduled Payment	$236	$236	$236	$236	$236	$236	
Amount Paid	$236	$236	$236	$236	$236	$236	
Past Due	$0	$0	$0	$0	$0	$0	
Rating	OK	OK	OK	OK	OK	OK	OK

Satisfactory Accounts

CAPITAL ONE BANK USA NA #517805804805**** (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)

Date Opened: 10/30/2011
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 02/25/2017
Last Payment Made: 07/13/2013

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 07/13/2013

High Balance: High balance of $448 from 09/2014 to 02/2017
Credit Limit: Credit limit of $500 from 09/2014 to 02/2017

	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Balance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Scheduled Payment		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Amount Paid		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Past Due		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015
Balance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Scheduled Payment	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Amount Paid	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Past Due	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Balance	$0	$0	$0	$0	$0	$0						
Scheduled Payment	$0	$0	$0	$0	$0	$0						
Amount Paid	$0	$0	$0	$0	$0	$0						
Past Due	$0	$0	$0	$0	$0	$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/201
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CREDIT ONE BANK #444796219766**** (PO BOX 98872, LAS VEGAS, NV 89193-8872, (877) 825-3242)

Date Opened: 02/02/2012
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: $0
Date Updated: 08/21/2013
Last Payment Made: 04/05/2013
High Balance: $75
Credit Limit: $550

Pay Status: Current; Paid or Paying as Agreec
Terms: Paid Monthly
Date Closed: 04/15/2013
Date Paid: 04/05/2013

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012
Rating	OK	OK	OK	OK	OK	OK

DEPT OF ED/NAVIENT #97356487291E00**** (123 JUSTISON STREET, 3RD FLOOR, NEWARK, DE 19713, (888) 272-5543)

Date Opened: 03/28/2011
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: STUDENT LOAN

Date Updated: 02/28/2017
Last Payment Made: 06/21/2016

Pay Status: Current; Paid or Paying as Agreec
Terms: 174 months, Deferred

High Balance: High balance of $19,132 from 09/2014 to 01/2015; $19,132 from 02/2017 to 02/2017
Special Payment: Payment deferred until 05/13/2017
Remarks: PAYMENT DEFERRED

	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Balance	$17,511											
Scheduled Payment												
Amount Paid												
Past Due												
Rating	OK	X	X	X	X	X	X	X	X	X	X	X

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015
Balance												
Scheduled Payment												
Amount Paid												
Past Due												
Rating	X	X	X	X	X	X	X	X	X	X	X	X

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Balance		$0	$18,583	$18,540	$18,499	$18,457						
Scheduled Payment		$0	$0	$0	$0	$0						
Amount Paid		$0	$0	$0	$0	$0						
Past Due		$0	$0	$0	$0	$0						
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Rating	OK	OK	OK	OK	OK	OK

DIRECT LOAN SVC SYSTEM #70000204585**** (PO BOX 5609, GREENVILLE, TX 75403-5609, (800) 848-0979)

Date Opened: 03/28/2011
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: STUDENT LOAN

Balance: $0
Date Updated: 06/24/2013
Payment Received: $123
Last Payment Made: 04/11/2013
High Balance: $11,539

Pay Status: Current; Paid or Paying as Agreed
Terms: $106 per month, paid Monthly foı 300 months
Date Closed: 06/24/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK

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DIRECT LOAN SVC SYSTEM #70000204585**** (PO BOX 5609, GREENVILLE, TX 75403-5609, (800) 848-0979)

Date Opened: 03/28/2011
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: STUDENT LOAN
Balance: $0
Date Updated: 06/24/2013
Payment Received: $81
Last Payment Made: 04/11/2013
High Balance: $7,593
Pay Status: Current; Paid or Paying as Agreed
Terms: $69 per month, paid Monthly for 300 months
Date Closed: 06/24/2013

Remarks: TRANSFERRED TO ANOTHER OFFICE

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK

DIRECT LOAN SVC SYSTEM #541945**** (PO BOX 5609, GREENVILLE, TX 75403-5609, (800) 848-0979)

Date Opened: 03/28/2011
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: STUDENT LOAN
Balance: $0
Date Updated: 09/30/2011
Last Payment Made: 09/06/2011
High Balance: $19,132
Pay Status: Current; Paid or Paying as Agreed
Terms: $121 per month for 147 months
Date Closed: 09/30/2011

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	X

OREGON COMM CREDIT UNION #51120201**** (PO BOX 77002, EUGENE, OR 97401, (541) 681-6813)

Date Opened: 11/06/2014
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Date Updated: 03/10/2015
Payment Received: $26,294
Last Payment Made: 03/10/2015
Pay Status: Current; Paid or Paying as Agreed
Terms: Monthly for 84 months
Date Closed: 03/10/2015
High Balance: High balance of $25,565 from 12/2014 to 01/2015; $26,620 from 02/2015 to 03/2015
Remarks: CLOSED

	03/2015	02/2015	01/2015	12/2014
Balance	$0	$26,518	$25,095	$25,095
Scheduled Payment		$351	$351	$351
Amount Paid	$26,294	$351	$0	$470
Past Due		$0	$0	$0
Rating	OK	OK	OK	OK

WELLSFARGODEALERSVCS #51863217**** (PO BOX 1697, WINTERVILLE, NC 28590, (800) 289-8004)

Date Opened: 11/29/2013
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Date Updated: 11/14/2014
Last Payment Made: 11/14/2014
Pay Status: Current; Paid or Paying as Agreed
Terms: Monthly for 60 months
Date Closed: 11/14/2014
High Balance: High balance of $17,582 from 09/2014 to 11/2014
Remarks: CLOSED

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Balance	$0	$15,031	$15,297									
Scheduled Payment		$339	$339									
Amount Paid		$0	$0									
Past Due		$0	$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

WELLSFARGODEALERSVCS #51863191**** (PO BOX 1697, WINTERVILLE, NC 28590, (800) 289-8004)

Date Opened: 09/09/2012
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Balance: $0
Date Updated: 03/13/2013
Last Payment Made: 03/13/2013
High Balance: $10,955
Pay Status: Current; Paid or Paying as Agreed
Terms: Monthly for 48 months
Date Closed: 03/13/2013

Remarks: CLOSED

	02/2013	01/2013	12/2012	11/2012	10/2012
Rating	OK	OK	OK	OK	OK

Promotional Inquiries

AMICA INSURANCE (POB 6008, PROVIDENCE, RI 02940, (800) 242-6422)
Requested On: 06/05/2016, 04/25/2016

LENDING CLUB (370 CONVENTION WAY, REDWOOD CITY, CA 94063, (800) 964-7937)
Requested On: 06/01/2016, 04/26/2016, 03/31/2016

NRRM LLC (DBA: STOPREPAIRBILLS.COM, 339 MID RIVERS MALL DR, SAINT PETERS, MO 63376, (800) 436-3185)
Requested On: 05/23/2016

To dispute online go to: http://transunion.com/disputeonline

THE TRAVELERS COMPANIES (1 TOWER SQ, 18CP, HARTFORD, CT 06183-0001, (866) 240-2682)
Requested On: 04/25/2016

Account Review Inquiries

FACTACT FREE DISCLOSURE (P O BOX 1000, CHESTER, PA 19016, (800) 888-4213)
Requested On: 03/21/2017

TRANSUNION CONSUMER INTE (100 CROSS STREET, SAN LUIS OBISP, CA 93401, (805) 782-8282)
Requested On: 03/08/2017

38774710 via TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392)
Permissible Purpose: CREDIT MONITORING
Requested On: 03/05/2017

DISCOVER FINANCIAL SERVI (2500 LAKE COOK ROA, RIVERWOODS, IL 60015, (800) 347-2683)
Requested On: 02/21/2017

NAVIENT SOLUTIONS INC (PO BOX 9500, WILKES BARRE, PA 18773, (888) 272-5543)
Requested On: 02/20/2017

TRANSUNION CONSUMER INTE (760 MARKET STREET 10TH FLOOR, SAN FRANCISCO, CA 94102, (800) 934-4031)
Requested On: 02/14/2017

CAPITAL ONE NATIONAL ASSOC (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)
Requested On: 02/09/2017

PROFESSIONAL CREDIT SVC (2892 CRESCENT AVE, EUGENE, OR 97408, (541) 343-5641)
Requested On: 01/19/2017

LES SCHWAB TIRE CENTERS (20900 COOLEY RD, BEND, OR 97701, (541) 416-5286)
Requested On: 01/03/2017, 07/06/2016

WASHINGTON STATE EMPLOYE (400 E. UNION AVE, OLYMPIA, WA 98501, (360) 943-7911)
Requested On: 12/31/2016

VERIZON WIRELESS (1 VERIZON PLACE, ALPHARETTA, GA 30004, (800) 837-4966)
Permissible Purpose: COLLECTION
Requested On: 12/11/2016

GREGG CRAMPTON via KARMATRANSUNION INTERACT (100 CROSS STREET, SAN LUIS OBISP, CA 93401, (805) 782-8282)
Permissible Purpose: CONSUMER REQUEST
Requested On: 08/31/2016

271514160 via TRANSUNION INTERACTIVE IN (100 CROSS ST, STE 202, SAN LUIS OBISPO, CA 93401, (888) 567-8688)
Permissible Purpose: CREDIT MONITORING
Requested On: 07/14/2016

TRANSUNION INTERACTIVE IN (100 CROSS ST, STE 202, SAN LUIS OBISP, CA 93401, (888) 567-8688)
Requested On: 06/27/2016

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Credit Report Messages

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.
(Note: This opt-out has no expiration date.)

-End of Credit Report-

B1040 (FORM 1040) (12/15)

ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)	ADVERSARY PROCEEDING NUMBER (Court Use Only)
PLAINTIFFS Gregg Leon Crampton	**DEFENDANTS** Navient, student loans
ATTORNEYS (Firm Name, Address, and Telephone No.) Pro-se	**ATTORNEYS** (If Known)
PARTY (Check One Box Only) ☒ Debtor ☐ U.S. Trustee/Bankruptcy Admin ☐ Creditor ☐ Other ☐ Trustee	**PARTY** (Check One Box Only) ☐ Debtor ☐ U.S. Trustee/Bankruptcy Admin ☒ Creditor ☐ Other ☐ Trustee

CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)
undue Hardship 11 U.S.C. 523(a)(8) for student loans

NATURE OF SUIT

(Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)

FRBP 7001(1) – Recovery of Money/Property
☐ 11-Recovery of money/property - §542 turnover of property
☐ 12-Recovery of money/property - §547 preference
☐ 13-Recovery of money/property - §548 fraudulent transfer
☐ 14-Recovery of money/property - other

FRBP 7001(2) – Validity, Priority or Extent of Lien
☐ 21-Validity, priority or extent of lien or other interest in property

FRBP 7001(3) – Approval of Sale of Property
☐ 31-Approval of sale of property of estate and of a co-owner - §363(h)

FRBP 7001(4) – Objection/Revocation of Discharge
☐ 41-Objection / revocation of discharge - §727(c),(d),(e)

FRBP 7001(5) – Revocation of Confirmation
☐ 51-Revocation of confirmation

FRBP 7001(6) – Dischargeability
☐ 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims
☐ 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud
☐ 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny

(continued next column)

FRBP 7001(6) – Dischargeability (continued)
☐ 61-Dischargeability - §523(a)(5), domestic support
☐ 68-Dischargeability - §523(a)(6), willful and malicious injury
☒ 63-Dischargeability - §523(a)(8), student loan
☐ 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support)
☐ 65-Dischargeability - other

FRBP 7001(7) – Injunctive Relief
☐ 71-Injunctive relief – imposition of stay
☐ 72-Injunctive relief – other

FRBP 7001(8) Subordination of Claim or Interest
☐ 81-Subordination of claim or interest

FRBP 7001(9) Declaratory Judgment
☐ 91-Declaratory judgment

FRBP 7001(10) Determination of Removed Action
☐ 01-Determination of removed claim or cause

Other
☐ SS-SIPA Case – 15 U.S.C. §§78aaa *et.seq.*
☐ 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)

☐ Check if this case involves a substantive issue of state law	☐ Check if this is asserted to be a class action under FRCP 23
☐ Check if a jury trial is demanded in complaint	Demand $
Other Relief Sought	

B1040 (FORM 1040) (12/15)

<table>
<tr><th colspan="3">BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES</th></tr>
<tr><td>NAME OF DEBTOR
Gregg Leon Crampton</td><td colspan="2">BANKRUPTCY CASE NO.
17-31294-tmb7</td></tr>
<tr><td>DISTRICT IN WHICH CASE IS PENDING
Oregon</td><td>DIVISION OFFICE</td><td>NAME OF JUDGE</td></tr>
<tr><th colspan="3">RELATED ADVERSARY PROCEEDING (IF ANY)</th></tr>
<tr><td>PLAINTIFF</td><td>DEFENDANT</td><td>ADVERSARY PROCEEDING NO.</td></tr>
<tr><td>DISTRICT IN WHICH ADVERSARY IS PENDING</td><td>DIVISION OFFICE</td><td>NAME OF JUDGE</td></tr>
<tr><td colspan="3">SIGNATURE OF ATTORNEY (OR PLAINTIFF)
[signature]</td></tr>
<tr><td>DATE
5-12-17</td><td colspan="2">PRINT NAME OF ATTORNEY (OR PLAINTIFF)
Gregg L Crampton</td></tr>
</table>

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 1040, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on form 1040 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and **Defendants.** Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.